

12/28/00  
Jc772 U.S. PTO

UTILITY PATENT APPLICATION

155641/60  
Jc690 U.S. PTO  
12/28/00

HONORABLE COMMISSIONER OF  
PATENTS AND TRADEMARKS  
Washington D.C. 20231

Docket No. 3350-42-A  
Client No. Moneyweb-A

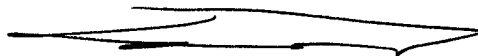
Sir:

Transmitted herewith for filing is the patent application of:  
INVENTOR(S): Ravi Ganesan, Timothy Scott Renshaw, Peter  
Moenickheim, Paul J. Lyda and Peter Kight  
FOR: TECHNIQUE OF REGISTRATION FOR AND DIRECTION OF ELECTRONIC  
PAYMENTS IN REAL TIME

Enclosed are:

- ☒ [X] 75 pages of specification, claims, abstract
- ☐ [ ] Declaration & Power of Attorney.
- ☐ [ ] Priority Claimed
- ☒ [X] 36 sheets of informal drawing.
- ☐ [ ] An assignment of the invention to \_\_\_\_\_  
and the assignment recordation fee.
- ☐ [ ] Certified copy of \_\_\_\_\_
- ☐ [ ] An associate power of attorney.
- ☐ [ ] Information Disclosure Statement, Form PTO-1449 and reference.
- ☐ [ ] I hereby certify that the invention disclosed in the attached  
application has not and is not presently intended to be the  
subject of an application filed in another country, or under a  
multilateral agreement, that requires publication at eighteen  
months after filing. I hereby request that the attached  
application not be published under 35 USC § 122(b).

LALOS & KEEGAN



Alfred A. Stadnicki  
Registration No. 30,226

1146 Nineteenth Street, N.W.  
Fifth Floor  
Washington, D.C. 20006-3404  
Telephone (202) 887-5555  
Facsimile (202) 296-1682  
Date: December 28, 2000

09743337 12/28/00